

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division

In Re: Robert J. Hanratta and
Kerry F. Hanratta,
Debtors.

Case No. 11-33907-DOT
Chapter 7 Proceeding

CITIZENS AND FARMERS BANK ,)
)
 Plaintiff,)
)
v.)
)
ROBERT J. HANRATTA,)
KERRY F. HANRATTA,)
and)
ROY M. TERRY, JR., Trustee,)
)
 Defendants.)

CONSENT ORDER GRANTING RELIEF FROM STAY

Upon consideration of the motion of Citizens and Farmers Bank to modify the automatic stay, and with the consent of the Trustee as evidenced by his signature hereto; it is

ORDERED that the automatic stay imposed by 11 U.S.C. § 362 is modified as to the Trustee, relief having already been ordered as to the Debtors, to permit the movant and its successors and assigns to enforce the lien of its deed of trust as it pertains to the real property located at Lot 7, Scarlet Oaks, Spencer District, Powhatan, Virginia 23139, and is more particularly described as follows:

ALL that certain lot, tract or parcel of land, lying and being in
Spencer Magisterial District, Powhatan County, Virginia, being
known and designated as Lot 7, containing 10 08 acres as shown on
a plat of "Scarlet Oaks" made by LandTech Resources, Inc dated

Robert H. Chappell, III, Esquire (VSB #31698)
Jennifer J. West, Esquire (VSB #47522)
Erin E. Kessel, Esquire (VSB #65360)
Spotts Fain PC
411 East Franklin Street, Suite 600
Richmond, Virginia 23219
Phone: (804) 697-2000 Fax: (804) 697-2100
Counsel for Citizens and Farmers Bank

June 12, 2001, of record in the Clerk's Office of the Circuit Court of Powhatan County, Virginia, in Plat Cabinet F, Slide 193

TOGETHER WITH, an undivided one-twelfth (1/12th) interest in that certain parcel designated as Common Area on the plat of "Scarlet Oaks" made by LandTech Resources, Inc dated June 12, 2001, of record in the Clerk's Office aforesaid in Plat Cabinet F, Slide 193, which said interest shall be appurtenant to and pass with title to the above described Lot 7

ALSO TOGETHER WITH, the right of ingress and egress of "Scarlet Oak Drive" for the purpose of access from Lot 7 to the aforesaid Common Area

ALSO TOGETHER WITH, a 50 foot access easement over "Scarlet Oak Drive" over Parcels A and C and Lots 1, 2, 5, 6, 8, 9 and 10 for the purpose of ingress and egress from Lot 7 to Academy Road as shown on the aforesaid plat

Being the same real estate conveyed to Robert Hanratta by deed from Virginia Land Resources, Inc , a Virginia corporation, dated June 15, 2001, recorded June 22, 2001 in the Clerk's Office, Circuit Court, Powhatan County, Virginia in Deed Book 436, page 249

which relief shall extend to the purchaser at the foreclosure sale to allow the purchaser to take such action under state law, as may be necessary, to obtain possession of the property. It is further

DONE at Richmond, Virginia, this ____ day of September, 2011.

United States Bankruptcy Judge

I ASK FOR THIS:

/s/ Erin E. Kessel

Robert H. Chappell, III, Esquire (VSB #31698)

Jennifer J. West, Esquire (VSB #47522)

Erin E. Kessel, Esquire (VSB #65360)

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Counsel for Citizens and Farmers Bank

SEEN AND AGREED TO:

/s/ Roy M. Terry, Jr. (by Erin E. Kessel with permission via email)

Roy M. Terry, Jr., Trustee

DurletteCrump PLC

P.O. Box 2188

Richmond, VA 23218-2188

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing Order Granting Relief From Stay was served by first class mail, postage prepaid, on the 7th day of September, 2011, to the following, constituting all necessary parties:

Robert J. Hanratta

1000 Sommerworth Lane, Apt. 1527

Richmond, VA 23233

Kerry F. Hanratta

1000 Sommerworth Lane, Apt. 1527

Richmond, VA 23233

Kevin A. Lake

McDonald, Sutton & Duval, PLC

5516 Falmouth Street, Suite 108

Richmond, VA 23230

/s/ Erin E. Kessel

PARTIES TO RECEIVE COPIES:

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